C L A I M   A M E N D M E N T S

The following is a detailed listing of all claims that are, or were, in the application. A status identifier is provided for every claim and the current text of every claim is presented, unless the claim has been cancelled. Current amendments to the claims are expressed in the detailed listing by strikethrough or double brackets (for deleted matter) or underlining (for added matter).

1.   (Currently Amended)   A method, comprising:

identifying a product associated with a first rebate, the first rebate being redeemable by mailing a predetermined document associated with the first rebate to a first entity associated with the first product,

wherein the first rebate is redeemable for a first value;

determining whether a second rebate is associated with the product in a memory of a computing device,

wherein the second rebate is redeemable for a second value that is different from the first value;

offering, if the second rebate is associated with the product and to a consumer, the second rebate in exchange for the first rebate;

obtaining the predetermined document, surrendered by the consumer at a retailer terminal operated by a second entity, such that the consumer can no longer redeem the first rebate; and

issuing the second rebate to the consumer.

2.   (Original)   The method of claim 1, wherein the second rebate has at least a first term based on a term of the first rebate.

3.   (Original)   The method of claim 1, wherein the second rebate has at least a first condition based on a condition of the first rebate.

4.   (Original)   The method of claim 1, wherein the first rebate is a manufacturer rebate and the second rebate is a POS rebate.

5.   (Original)   The method of claim 1, further comprising:

receiving an acceptance of the second rebate from the consumer.

6.   (Original)   The method of claim 1, further comprising redeeming the second rebate for compensation, the compensation including at least one of: (i) an alternative product; (ii) a retailer credit; (iii) a price reduction; (iv) a coupon; (v) a certificate; and (vi) cash.

7.   (Original)   The method of claim 6, wherein offering and redeeming is performed at the same terminal.

8.   (Original)   The method of claim 6, wherein offering is performed at a first terminal and redeeming is performed at a second terminal.

9.   (Original)   The method of claim 6, wherein redeeming further includes at least one of: (i) issuing a credit; (ii) crediting an account; and (iii) recording credit on a transaction card.

10.   (Original)   The method of claim 9, wherein the account is at least one of: (i) a retail store account; (ii) a credit card account; and (iii) a bank account.

11. (Original) The method of claim 6, wherein the compensation is modified at the time of a subsequent transaction and is based at least in part upon a product included in the subsequent transaction.

12. (Original) The method of claim 1, wherein the second rebate includes at least a first term and at least a first condition, the method further comprising updating the at least first term and the at least first condition based on information received from a manufacturer of the product.

13. (Original) The method of claim 12, wherein updating is performed based on redemption statistics.

14. (Original) The method of claim 12, wherein the second rebate includes at least one term determined based on consumer purchasing characteristics.

15. (Original) The method of claim 14, wherein the consumer purchasing characteristics include at least one of: (i) a purchase frequency; (ii) a total purchase value; and (iii) a rebate redemption rate.

16. (Original) The method of claim 6, wherein redeeming includes further determining at least a first term and at least a first condition associated with the second rebate.

17. (Currently Amended) The method of claim 1, wherein the second rebate is defined by at least a first redemption condition, the method further comprising:

receiving a commitment from the consumer to comply with the at least first redemption condition; and

providing a the second value of the second rebate offer to the consumer.

18.   (Original)   The method of claim 17, wherein the commitment from the consumer includes information identifying a payment account and a penalty amount, the method further comprising:

applying the penalty amount to the payment account if the consumer fails to comply with the redemption condition.

19.   (Currently Amended)   The method of claim 18, wherein the penalty amount is equal to the second value of the second rebate.

20.   (Original)   The method of claim 6, wherein the second rebate includes at least a first condition identifying a number of consumer visits required before redeeming.

21.   (Currently Amended)   The method of claim 1, wherein a the second value of the second rebate is established at a point of sale based at least in part on information about a purchase transaction.

22.   (Currently Amended)   The method of claim 1, wherein a the second value of the second rebate increases for subsequent visits.

23.   (Currently Amended)   The method of claim 1, wherein the second rebate includes at least a the second value of the second rebate and wherein the second value increases for subsequent visits, and includes a final value of zero indicating expiration of the second rebate.

24. (Original) The method of claim 1, wherein the second rebate includes a condition indicating a required redemption time.

25. (Currently Amended) The method of claim 24, wherein the second rebate includes a the second value of the second rebate and wherein the second value decreases as redemption time increases.

26. (Currently Amended) The method of claim 24, wherein a the second value of the second rebate increases for later redemption times.

27. (Currently Amended) The method of claim 24, wherein a the second value of the second rebate decreases for later redemption times.

28. (Original) The method of claim 1, further comprising determining a retailer reimbursement value.

29. (Cancelled)

30. (Cancelled)

31. (Cancelled)

32. (Cancelled)

33. (Cancelled)

99-025 RS 10.08.04

34.   (Currently Amended)   A method of processing rebates, comprising:

identifying a first rebate associated with a product, the first rebate being redeemable by mailing a predetermined document associated with the first rebate to a first entity associated with the first product,

wherein the first rebate is redeemable for a first value;

determining whether an alternative rebate is associated with the product in a memory of a computing device,

wherein the alternative rebate is redeemable for a second value that is different from the first value;

if the alternative rebate is associated with the product, accepting input indicative of a selection of the alternative rebate; and if selected,

obtaining the predetermined document, surrendered by a consumer at a retailer terminal operated by a second entity, such that the consumer can no longer redeem the first rebate; and

issuing the alternative rebate to the consumer.

35.   (Original)   The method of claim 34, wherein identifying a first rebate is performed by entering product information at a point of sale terminal.

36.   (Currently Amended)   The method of claim 34, wherein a the second value of the alternative rebate is updated periodically.

37.   (Currently Amended)   The method claim 34, wherein a value term of the alternative rebate is updated after a predetermined number of purchases.

38.   (Original)   The method of claim 34, further comprising redeeming the alternative rebate for a credit in the same transaction in which the alternative rebate is issued.

39.   (Original)   The method of claim 34, further comprising redeeming the alternative rebate in a subsequent transaction.

40.   (Currently Amended)   A method, comprising:

identifying a product;

identifying a first rebate and a second rebate associated with the product, the first rebate being redeemable by mailing a predetermined document associated with the first rebate to a first entity associated with the first product,

        wherein the first rebate is redeemable for a first value and the second rebate is redeemable for a second value that is different from the first value, and

wherein an offer for the second rebate is output via a point of sale terminal during a transaction in which the product is being purchased such that a value of the second rebate may be applied to the transaction by the point of sale terminal if the consumer accepts the second rebate;

receiving an acceptance of the second rebate from the consumer;

obtaining the predetermined document, surrendered by a consumer at a retailer terminal operated by a second entity, such that the consumer can no longer redeem the first rebate;

issuing the second rebate to the consumer; and

receiving a request from the consumer to redeem the second rebate.

41.   (Original)   The method of claim 40, further comprising:

redeeming the second rebate if the consumer has satisfied at least a first

condition associated with the second rebate.

42.   (Original)   The method of claim 41, further comprising:

providing a value to the consumer if the consumer has satisfied the at least

first condition.

43.   (Original)   The method of claim 40, wherein the second rebate is issued at

a retail point of sale.

44.   (Cancelled)

45.   (Cancelled)

46.   (Cancelled)

47.   (Currently Amended) An apparatus comprising:

a processor, and

a memory that stores a program for directing the processor;

the processor being operative with the program to:

identify a product associated with a first rebate, the first rebate being

redeemable by mailing a predetermined document associated with the first rebate

to a first entity associated with the first product,

wherein the first rebate is redeemable for a first value;

determine whether a second rebate is associated with the product,

wherein the second rebate is redeemable for a second value;

if the second rebate is associated with the product, offer to a consumer the second rebate in exchange for the first rebate;

determine that the predetermined document has been surrendered by the consumer at a retailer terminal operated by a second entity, such that the consumer can no longer redeem the first rebate; and

issue the second rebate to the consumer.

48.   (Currently Amended) A computer readable medium encoded with instructions for directing a processor to:

identify a product associated with a first rebate, the first rebate being redeemable by mailing a predetermined document associated with the first rebate to a first entity associated with the first product,

wherein the first rebate is redeemable for a first value;

determine whether a second rebate is associated with the product,

wherein the second rebate is redeemable for a second value that is different from the first value;

if the second rebate is associated with the product, offer to a consumer the second rebate in exchange for the first rebate;

determine that the predetermined document has been surrendered by the consumer at a retailer terminal operated by a second entity, such that the consumer can no longer redeem the first rebate; and

issue the second rebate to the consumer.

49.   (Currently Amended) An apparatus comprising:

a processor, and

a memory that stores a program for directing the processor;

the processor being operative with the program to:

identify a first rebate associated with a product, the first rebate being redeemable by mailing a predetermined document associated with the first rebate to a first entity associated with the first product,

wherein the first rebate is redeemable for a first value;

determine whether an alternative rebate is associated with the product,

wherein the alternative rebate is redeemable for a second value that is different from the first value;

if the alternative rebate is associated with the product, accept input indicative of a selection of the alternative rebate; and if selected,

determine that the predetermined document has been surrendered by a consumer at a retailer terminal operated by a second entity, such that the consumer can no longer redeem the first rebate; and

issue the alternative rebate to the consumer.

50.   (Currently Amended) A computer readable medium encoded with instructions for directing a processor to:

identify a first rebate associated with a product, the first rebate being redeemable by mailing a predetermined document associated with the first rebate to a first entity associated with the first product,

wherein the first rebate is redeemable for a first value;

determine whether an alternative rebate is associated with the product,

wherein the alternative rebate is redeemable for a second value that is different from the first value;

if the alternative rebate is associated with the product, accept input indicative of a selection of the alternative rebate; and if selected,

determine that the predetermined document has been surrendered by a consumer at a retailer terminal operated by a second entity, such that the consumer can no longer redeem the first rebate; and

issue the alternative rebate to the consumer.

51.   (Currently Amended) An apparatus comprising:

a processor, and

a memory that stores a program for directing the processor;

the processor being operative with the program to:

identify a product;

identify a first rebate and a second rebate associated with the product, the first rebate being redeemable by mailing a predetermined document associated with the first rebate to a first entity associated with the first product,

wherein the first rebate is redeemable for a first value and the second rebate is redeemable for a second value that is different from the first value, and

wherein an offer for the second rebate is output via a point of sale terminal during a transaction in which the product is being purchased such that a value of the second rebate may be applied to the transaction by the point of sale terminal if the consumer accepts the second rebate;

receive an acceptance of the second rebate from the consumer;

determine that the predetermined document has been surrendered by a consumer at a retailer terminal operated by a second entity, such that the consumer can no longer redeem the first rebate;

issue the second rebate to the consumer; and

receive a request from the consumer to redeem the second rebate.

52.   (Currently Amended) A computer readable medium encoded with instructions for directing a processor to:

identify a product;

identify a first rebate and a second rebate associated with the product, the first rebate being redeemable by mailing a predetermined document associated with the first rebate to a first entity associated with the first product,

<u>wherein the first rebate is redeemable for a first value and the second rebate is redeemable for a second value that is different from the first value, and</u>

wherein an offer for the second rebate is output via a point of sale terminal during a transaction in which the product is being purchased such that a value of the second rebate may be applied to the transaction by the point of sale terminal if the consumer accepts the second rebate;

receive an acceptance of the second rebate from the consumer;

determine that the predetermined document has been surrendered by a consumer at a retailer terminal operated by a second entity, such that the consumer can no longer redeem the first rebate;

issue the second rebate to the consumer; and

receive a request from the consumer to redeem the second rebate.

53.   (New)   The method of claim 1, wherein the first value is greater than the second value.

54.   (New)   The method of claim 1, wherein the first value is less than the second value.

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-14-

99-025 RS 10.08.04